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CERTIFICATE OF EXPRESS MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office to Addressee" service under 37 CFR § 1.10, in an envelope addressed to: BOX PATENT APPLICATION, Assistant Commissioner for Patents, Washington, D.C. 20231 on February 9, 2001. Express Mail Label No.: EL746264643US

Signed: _____

Mary A. McCauley

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application

Title: METHODS AND SYSTEMS FOR MAKING SECURE
ELECTRONIC PAYMENTS

Inventors: Yiannis Tsiounis, et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application - 38 pages, including cover sheet, 8 independent claims and 61 claims total.
2. Drawings - 9 sheets of drawings (Figures 1-9).
3. Declaration and Power of Attorney.

Applicants claim the right to priority based on Provisional Patent Application Nos. 60/181,224, and 60/181,225, both filed February 9, 2000.

Please address all correspondence with respect to this application to:

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02/09/01
J1035 U.S. PTO
WASHINGTON
202-408-4000
ATLANTA
404-653-6400

TOKYO
011-813-3431-6943

BRUSSELS
011-322-646-0353

JC973 U.S. PTO
09/780031
02/09/01

09/780031 02/09/01

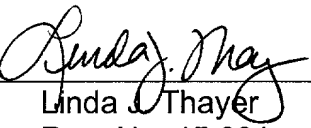
Assistant Commissioner for Patents
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Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

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By: 
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